RUSSELL LOW, ESQ. RLL-4745 LOW & LOW, LLC. Attorneys at Law 505 Main Street Hackensack, NJ 07601 (201) 343-4040 Attorney for Debtor

IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF NEW JERSEY

IN RE: : CHAPTER 13

Jesus Cartagena : CASE NO. 18-19793

Debtor : HONORABLE JOHN K. SHERWOOD

ATTORNEY'S RESPONSE TO CREDITOR'S MOTION FOR RELIEF FROM STAY

I, Russell L. Low, Esq. hereby certify the following:

- 1. I, Russell L. Low, Esq. represent the debtor Luis A. Gutierrez in this bankruptcy proceeding.
- 2. A Motion for Relief from Stay was entered for the 2015 Jeep Wrangler by First National Bank of Pennsylvania.
- 3. The motion states that the debtor is in arrears in the amount of \$1,462.05 for the months of March 2017 through May 2017.
- 4. My legal staff reached out to the debtor to address his arrears and were not able to get a response from him in time to file an opposition.
- 5. Therefore more time is needed to speak with him regarding this creditor's motion.

I hereby certify that the foregoing statements made by me are true and correct to the best of my knowledge.

Date: June 17, 2021

/s/ Russell L. Low

Russell L. Low, Esq.

Attorney for Debtor